



GUARDIAN®

Guardian First to Introduce College Tuition Rewards® for Dental Members

Employees earn rewards to help pay tuition at one of over 340 colleges across the nation.

NEW YORK, N.Y., June 15, 2015 — The national average cost of attending a four-year public college is more than \$28,000 per year, and more than \$59,000 for a private college*. Given these costs and future projections, the need for financial assistance has become increasingly important. As part of its commitment to help customers attain financial confidence, The Guardian Life Insurance Company of America® (Guardian), one of the nation's largest mutual life insurers and a leading provider of employee benefits, today announced the launch of the College Tuition Benefit®, a value-added benefit that helps Guardian dental members pay for college. Employees covered by a Guardian dental plan that includes the College Tuition Benefit® earn Tuition Rewards® that can be used to pay up to one year's tuition at one of over 340 private colleges and universities across the nation. Guardian is the only dental carrier to offer the College Tuition Benefit®.

According to a recent [Gallup Economy and Personal Finance Survey](#), about 75 percent of U.S. parents indicate their top financial concern is having enough money to pay for their children's college education. With College Tuition Benefits, employees earn \$2,000 in Tuition Rewards® for each year they are enrolled in a Guardian dental plan, and receive a bonus if they keep their plan for four or more years. The College Tuition Benefit®, offered through the SAGE College Tuition Benefit Program, provides employees with the confidence in knowing they can take their rewards with them if they change employers before their child (or other eligible relative) goes to college. The rewards can also be gifted to relatives, including children, step-children, nephews, nieces, and grandchildren.

“As employees increasingly look to their employer-sponsored benefits to help provide them with financial security, it's more important than ever to offer innovative options that serve a wide range of employee needs and circumstances,” said Ray Marra, Senior Vice President, Group Products and Marketing. “Paying for college is one of the top concerns for most American families, and Guardian recognizes the financial impact this has on employees. The College Tuition Benefit helps offset the rising cost of higher education and is a powerful tool for employers to help attract and retain talent.”

Guardian operates one of the largest dental networks in the United States, and protects more than nine million employees and their families at more than 123,000 companies. Guardian also offers businesses and their employees a broad range of protection and risk management solutions including life, disability and supplemental health insurance; absence management services; and stop loss insurance. For more information about Guardian's Workplace Benefits, please visit www.GuardianAnytime.com.

The College Tuition Rewards® program is managed by SAGE Scholars, Inc. an organization formed in 1997 and focused on promoting the values and affordability of higher education. Eighty percent of SAGE colleges have received an “America’s Best” ranking by U.S. News and World Report.

¹ Forbes, College Costs Could Total As Much As \$334,000 In Four Years. January 31, 2015

About Guardian

The Guardian Life Insurance Company of America® (Guardian) is one of the largest mutual life insurers, with \$6.8 billion in capital and \$1.3 billion in operating income in 2014. Founded in 1860, the company has paid dividends to policyholders every year since 1868. Its offerings range from life insurance, disability income insurance, annuities, and investments for individuals to workplace benefits, such as dental, vision, and 401(k) plans. The company has approximately 6,000 employees and a network of over 3,000 financial representatives in more than 70 agencies nationwide. For more information about Guardian, please visit www.GuardianLife.com.

Financial information concerning The Guardian Life Insurance company of America as of December 31, 2014 on a statutory basis: Admitted Assets = \$45.3 Billion; Liabilities = \$39.6 Billion (including \$34.9 Billion of Reserves); and Surplus = \$5.7 Billion. Dividends are not guaranteed. They are declared annually by Guardians’ Board of Directors.

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